

Information to identify the case:		
Debtor 1:	John T Bellomo	Social Security number or ITIN: xxx-xx-7754
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 5/20/24
Case number:	24-15091-CMG	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John T Bellomo	
2. All other names used in the last 8 years		
3. Address	132 Rockrimmon Blvd Barnegat, NJ 08005-1727	
4. Debtor's attorney Name and address	Jeanie D. Wiesner Sadek & Cooper 1500 JFK Blvd. Ste 220 Philadelphia, PA 19102	Contact phone 215-545-0008 Email: <a href="mailto:jeanie@sadeklaw.com">jeanie@sadeklaw.com</a>
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 <a href="http://www.russotrustee.com">www.russotrustee.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a>	Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 609-858-9333 Date: 5/21/24

For more information, see page 2

Debtor **John T Bellomo**

Case number **24-15091-CMG**

<p><b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. <b>Creditors may attend, but are not required to do so.</b> <small>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</small></p>	<p><b>June 20, 2024 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p><b>Location:</b> Meeting held by Zoom, visit <a href="https://join.zoom.us">join.zoom.us</a>, Enter Meeting ID 807 540 1358, Click on JOIN using passcode 8954134040, or call 1-609-766-9830  For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a></p>
<p><b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<p><b>Filing deadline: 8/19/24</b></p>
	<p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <a href="http://www.njb.uscourts.gov">http://www.njb.uscourts.gov</a> under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	<p><b>Filing deadline: 7/29/24</b>  <b>Filing deadline: 180 days from date of order for relief.</b> <b>11 U.S.C. § 502(b)(9)</b></p>
	<p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>
<p><b>9. Filing of plan</b></p>	<p>The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.</p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>	

In re:  
John T Bellomo  
Debtor

Case No. 24-15091-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 21, 2024

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2024:

Recip ID	Recipient Name and Address
db	John T Bellomo, 132 Rockrimmon Blvd, Barnegat, NJ 08005-1727
520264256	+ HUD, 100 East Penn Square, Philadelphia, PA 19107-3324
520264267	+ NJ Housing and Mortgage Finance Agency, 637 S. Clinton Avenue, P.O. Bos 18550, Trenton, NJ 08650-2085
520264270	+ Ragan & Ragan, 3100 Route 138 West, Brinley Plaza, Building One, Wall, NJ 07719-9020
520264278	+ Township of Barnegat, Tax & Utilities Billing Department, 900 West Bay Avenue, Barnegat, NJ 08005-1297
520264279	+ United States Senate F, Pob 77920, Washington, DC 20510-0001
520264280	+ Upstart/Velocity Investments, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jeanie@sadeklaw.com	May 21 2024 20:23:00	Jeanie D. Wiesner, Sadek & Cooper, 1500 JFK Blvd., Ste 220, Philadelphia, PA 19102
tr	Email/Text: bnc@russotrustee.com	May 21 2024 20:25:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	May 21 2024 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 21 2024 20:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520264243	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 21 2024 20:30:50	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520264244	+ EDI: GMACFS.COM	May 22 2024 00:12:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
520264245	+ Email/PDF: bncnotices@becket-lee.com	May 21 2024 20:44:03	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
520264246	+ EDI: TSYS2	May 22 2024 00:12:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
520264247	+ EDI: CAPITALONE.COM	May 22 2024 00:12:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520264248	+ Email/Text: clientservices@credit-control.com	May 21 2024 20:24:00	Central Loan Admin & R, Po Box 77404, Ewing, NJ 08628-6404
520264250	+ EDI: CITICORP	May 22 2024 00:12:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520264251	+ EDI: CITICORP	May 22 2024 00:12:00	Citibank North America, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520264252	+ EDI: CITICORP		

District/off: 0312-3

User: admin

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		May 22 2024 00:12:00	Citibank/Goodyear, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520264253	+ EDI: CITICORP	May 22 2024 00:12:00	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
520264265	EDI: CITICORP	May 22 2024 00:12:00	Macy's/ DSNB, Atytn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
520264254	+ EDI: DISCOVER	May 22 2024 00:12:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520264255	+ Email/Text: accountresearch@goodleap.com	May 21 2024 20:24:00	GoodLeap Llc., Attn: Bankruptcy, 8781 Sierra College Blvd, Roseville, CA 95661-5920
520264257	+ EDI: IRS.COM	May 22 2024 00:12:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520264249	EDI: JPMORGANCHASE	May 22 2024 00:12:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
520264258	+ Email/Text: PBNCNotifications@peritusservices.com	May 21 2024 20:23:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
520264262	+ Email/PDF: resurgentbknofications@resurgent.com	May 21 2024 20:30:13	LVNV Funding LLC, c/o Resurgent Capital Services LP, 55 Beattie Pl, Suite 110, Mail Stop 276, Greenville, SC 29601-5115
520264259	+ EDI: LENDNGCLUB	May 22 2024 00:12:00	Lending Club, Attn: Bankruptcy, 595 Market St, San Francisco, CA 94105-2802
520264260	^ MEBN	May 21 2024 20:18:33	Loan Depot, PO Box 77404, Trenton, NJ 08628-6404
520264261	+ Email/Text: bknofication@loandepot.com	May 21 2024 20:25:00	LoanDepot, Attn: Bankruptcy, 26642 Towne Center, Foothill Ranch, CA 92610-2808
520264263	+ Email/PDF: resurgentbknofications@resurgent.com	May 21 2024 20:30:29	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520264264	Email/Text: camanagement@mtb.com	May 21 2024 20:24:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
520264266	Email/Text: OperationsServices@nassaufinancial.org	May 21 2024 20:23:00	Nassau Financial Fcu, Po Box 9006, Westbury, NY 11590
520264268	Email/Text: Bankruptcy.Notices@pnc.com	May 21 2024 20:23:00	PNC Financial, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222
520264269	Email/Text: Bankruptcy.Notices@pnc.com	May 21 2024 20:23:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
520264272	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 21 2024 20:23:00	State of New Jersey Division of Taxation, P.O. Box 254, Trenton, NJ 08695-0245
520264271	^ MEBN	May 21 2024 20:17:20	Service Finance Company, Attn: Bankruptcy, Po Box 2935, Gainesville, GA 30503-2935
520264273	+ EDI: SYNC	May 22 2024 00:12:00	Syncb/Pep Boys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520264274	+ EDI: SYNC	May 22 2024 00:12:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520264275	+ EDI: SYNC	May 22 2024 00:12:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520264276	+ EDI: SYNC	May 22 2024 00:12:00	Synchrony/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520264277	+ EDI: WTRRN BANK.COM	May 22 2024 00:12:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

District/off: 0312-3

User: admin

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Date Rcvd: May 21, 2024

Form ID: 309I

Total Noticed: 44

520264281

Email/Text: bankruptcy@usalliance.org

May 21 2024 20:23:00

Usalliance Federal Cr, 411 Theodore Fremd Ave,  
Rye, NY 10580

TOTAL: 37

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## **NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2024

Signature: /s/Gustava Winters